

**Content Area: Social Studies****Standard: 3. Economics****Prepared Graduates:**

- Acquire the knowledge and economic reasoning skills to make sound financial decisions (PFL)

**Grade Level Expectation: Fifth Grade****Concepts and skills students master:**

- 2. Use of financial institutions to manage personal finances (PFL)

**Evidence Outcomes****Students can:**

- a. Identify different financial institutions
- b. Identify the products and services of financial institutions to include but not limited to: checking accounts, savings accounts, investments, and loans
- c. Compare and contrast financial institutions, their products, and services

**21<sup>st</sup> Century Skills and Readiness Competencies****Inquiry Questions:**

1. What factors are important when establishing savings or investments goals?
2. What risks and benefits are associated with spending versus saving and investing?
3. How can a checking account help to decide how to spend and save?
4. Why do people use financial institutions and not self-banking?
5. How do people choose a financial institution?
6. Why do people need income?

**Relevance and Application:**

1. Analysis of the benefits and risks of investing and saving with "virtual" and "brick and mortar" financial institutions helps to make informed financial decisions.
2. Evaluation of the opportunity costs help to make financial decisions.
3. Technology is used to track and graph the interest accrued on a "virtual" investments, checking and savings accounts, investments, and loans.

**Nature of Economics:**

1. Financially responsible individuals make informed decisions about saving and investing for short- and long-term goals.
2. Financially responsible individuals research, analyze, and make choices regarding their needs when using financial institutions.

**Content Area: Social Studies****Standard: 4. Civics****Prepared Graduates:**

- Analyze and practice rights, roles, and responsibilities of citizens

**Grade Level Expectation: Fifth Grade****Concepts and skills students master:**

1. The foundations of citizenship in the United States

**Evidence Outcomes****Students can:**

- a. Describe and provide sources and examples of individual rights
- b. Give examples of group and individual actions that illustrate civic ideals in the founding of the United States. Ideals to include but not limited to freedom, rules of law, equality, civility, cooperation, respect, responsibility, and civic participation
- c. Explain the reasons for the settlement of the American colonies
- d. Define the criteria and process for becoming a citizen

**21<sup>st</sup> Century Skills and Readiness Competencies****Inquiry Questions:**

1. How might citizens view an issue differently because of their backgrounds?
2. What is the most important right of a citizen?
3. What is the most important responsibility of a citizen?
4. How does government meet its responsibility to citizens?
5. Who is government?

**Relevance and Application:**

1. Actions illustrate civic virtues such as civility, cooperation, respect, and responsible participation and are foundational components of our society. Examples include peaceful assembly by groups and respectful behavior during a performance or speech.
2. Knowledge of the foundations of citizenship in the United States ensures that citizens' rights are being protected. For example, the rule of law applies to everyone in society and all individuals and groups are treated with respect.

**Nature of Civics:**

1. Responsible community members analyze critical historical documents to investigate the development of the national government.
2. Responsible community members understand the responsibilities of the national government to its citizens.

**Content Area: Social Studies****Standard: 4. Civics****Prepared Graduates:**

- Analyze origins, structure, and functions of governments and their impacts on societies and citizens

**Grade Level Expectation: Fifth Grade****Concepts and skills students master:**

- 2. The origins, structure, and functions of the United States government

**Evidence Outcomes****Students can:**

- a. Identify political principles of American democracy and how the Constitution and Bill of Rights reflect and preserve these principles
- b. Explain the historical foundation and the events that led to the formation of the United States constitutional government. Topics to include but not limited to the colonial experience, the Declaration of Independence, and the Articles of Confederation
- c. Explain the origins, structure, and functions of the three branches of the United States government and the relationships among them
- d. Describe how the decisions of the national government affect local and state government

**21<sup>st</sup> Century Skills and Readiness Competencies****Inquiry Questions:**

1. What are democratic ideals and practices and their historic origins?
2. Were the founding fathers correct in keeping the Constitution open for flexibility and interpretation? Why?
3. How have historical documents defined and distributed power?

**Relevance and Application:**

1. The origins, structure, and function of the United States government are studied to create an informed, civically literate, and responsible society. For example, fundamental principles and liberties are still evolving as judges interpret the Constitution, and legislators make laws and local city councils and boards create regulations

**Nature of Civics:**

1. Responsible community members understand the concept of individual rights as a cornerstone to American democracy.
2. Responsible community members understand the relationships between individual rights and personal responsibility.

**Content Area: Social Studies****Standard: 2. Geography****Prepared Graduates:**

- Examine places and regions and the connections among them

**Grade Level Expectation: Fifth Grade****Concepts and skills students master:****2. Causes and consequences of movement****Evidence Outcomes****Students can:**

- a. Identify variables associated with discovery, exploration, and migration
- b. Explain migration, trade, and cultural patterns that result from interactions
- c. Describe and analyze how specific physical and political features influenced historical events, movements, and adaptation to the environment
- d. Analyze how cooperation and conflict among people contribute to political, economic, and social divisions in the United States
- e. Give examples of the influence of geography on the history of the United States

**21<sup>st</sup> Century Skills and Readiness Competencies****Inquiry Questions:**

1. What human and physical characteristics have motivated, prevented, or impeded migration and immigration over time?
2. How can migration and immigration be represented geographically?
3. How has the movement of people and their belongings affected the environment both positively and negatively?

**Relevance and Application:**

1. Individuals understand the consequences and causes of movement to make connections to current personal or international events such as hurricane victims moving from storms, refugees fleeing from war, and economic hardship causing relocation for better jobs.
2. Technology has influenced movement to, colonization of, and the settlement of North America. For example, the West was promoted as the place for economic prosperity. Transportation systems have influenced movement.
3. Migration of individuals has multiple effects on society including economic and environmental impacts.

**Nature of Geography:**

1. Spatial thinkers study patterns of human movement.
2. Spatial thinkers analyze the push and pull components of movement.

**Content Area: Social Studies****Standard: 2. Geography****Prepared Graduates:**

- Develop spatial understanding, perspectives, and personal connections to the world

**Grade Level Expectation: Fifth Grade****Concepts and skills students master:**

1. Use various geographic tools and sources to answer questions about the geography of the United States

**Evidence Outcomes****Students can:**

- a. Answer questions about regions of the United States using various types of maps
- b. Use geographic tools to identify, locate, and describe places and regions in the United States and suggest reasons for their location
- c. Locate resources in the United States and describe the influence of access on the development of local and regional communities

**21<sup>st</sup> Century Skills and Readiness Competencies****Inquiry Questions:**

1. How can various types of maps and other geographic tools communicate geographic information incorrectly?
2. How do you think differently about data when it is displayed spatially?
3. How and why do we label places?
4. How have places and regions in the United States been influenced by the physical geography of North America over time?

**Relevance and Application:**

1. Geographic tools are used to locate places and identify resources, physical features, regions, and populations.
2. People and organizations decided on specific locations for operations based on geographic information.
3. Technologies enhance the ability to locate and analyze maps to answer questions. For example, historians use maps to help recreate settings of historical events, and individuals use maps to learn about different geographic areas.

**Nature of Geography:**

1. Spatial thinkers recognize that information can be extrapolated from geographic tools.
2. Spatial thinkers evaluate what data and geographic tools are needed to answer specific questions.

**Content Area: Social Studies****Standard: 3. Economics****Prepared Graduates:**

- Understand the allocation of scarce resources in societies through analysis of individual choice, market interaction, and public policy

**Grade Level Expectation: Fifth Grade****Concepts and skills students master:**

1. Government and market structures influence financial institutions

**Evidence Outcomes****Students can:**

- a. Define a capitalist market economy
- b. Identify governmental activities that affect financial institutions and the economy at the local, state, and national level

**21<sup>st</sup> Century Skills and Readiness Competencies****Inquiry Questions:**

1. Why are there different types of financial institutions?
2. In a market economy, who has the most power?
3. What influence should government have on the economy and financial institutions?

**Relevance and Application:**

1. Knowledge about the role of financial institutions in a market economy allows individuals and businesses to better prepare for financial security. For example, financial analysts monitor the banking industry; individuals can evaluate the services and costs of banking with various institutions; and businesses can borrow money to expand.
2. Government actions affect the services and policies of financial institutions, thereby affecting financial options for individuals.

**Nature of Economics:**

1. Economic thinkers analyze the actions of financial institutions in a market economy.